

# Exhibit 23

**M&T Bank**

P O Box 673, Buffalo, NY 14240-0673

August 25, 2020

Important information regarding  
the closure of your M&T Bank  
account relationship.



5-750-80576-0000018-001-1-000-000-000-000

AARON ETRA

240 E 47TH ST APT 12A

NEW YORK NY 10017-2134

Re: Important information regarding your M&T Bank account relationship ending in: -2433.

We regret to inform you that M&T Bank will no longer be able to conduct business with you concerning the referenced account(s) and service(s). This decision will have a significant impact on one or more of your M&T accounts. Please review the grid below to determine the exact impact on your individual accounts.

Please note that M&T Bank is not required to elaborate further on its reason for exiting such relationship(s) with you. Additional calls and/or letters to M&T Bank from you inquiring about reasoning for closure will not result in further information.

Type of account	
Checking, Savings or Money Market	<p>If you have one or more <b>Checking, Savings or Money Market</b> accounts with us, we will close those account(s) on September 24, 2020, as permitted under the terms of the agreement governing those account(s). As a result:</p> <ul style="list-style-type: none"> <li>o Please make sure you have sufficient money in each account to cover any outstanding <b>checks</b> and fees with respect to that account. <b>DO NOT</b> write any additional checks – any checks drawn on these accounts and presented to us for payment as of September 24, 2020 will be returned unpaid.</li> <li>o Any <b>debit or ATM cards</b> you use to access these accounts will be canceled as of September 17, 2020.</li> <li>o Please make alternate arrangements for any <b>direct deposits or automatic debits</b> to or from these accounts. These transactions will not be accepted as of September 24, 2020.</li> <li>o Any money remaining in your accounts after all outstanding payments have been made, and any outstanding fees have been deducted, will be sent to you.</li> </ul>